

FROM THE TABLE IN APPENDIX B. IF THE PLAN PROVIDES FOR NORMAL RETIREMENT BEFORE AGE 65, YOU MUST INCLUDE THE NORMAL RETIREMENT AGE.]

[IF THE PLAN DOES NOT PROVIDE FOR COMMENCEMENT OF BENEFITS BEFORE AGE 65, YOU MAY OMIT THIS PARAGRAPH.]

- The maximum benefit will also be reduced when a benefit is provided for a survivor.

The PBGC does not guarantee certain types of benefits.

[INCLUDE THE FOLLOWING GUARANTEE LIMITS THAT APPLY TO THE BENEFITS AVAILABLE UNDER YOUR PLAN.]

- The PBGC does not guarantee benefits for which you do not have a vested right when a plan ends, usually because you have not worked enough years for the company.
- The PBGC does not guarantee benefits for which you have not met all age, service, or other requirements at the time the plan ends.
- Benefit increases and new benefits that have been in place for less than a year are not guaranteed. Those that have been in place for less than 5 years are only partly guaranteed.
- Early retirement payments that are greater than payments at normal retirement

age may not be guaranteed. For example, a supplemental benefit that stops when you become eligible for Social Security may not be guaranteed.

- Benefits other than pension benefits, such as health insurance, life insurance, death benefits, vacation pay, or severance pay, are not guaranteed.
- The PBGC generally does not pay lump sum exceeding \$5,000.

WHERE TO GET MORE INFORMATION

Your plan, [EIN-PN], is sponsored by [CONTRIBUTING SPONSOR(S)]. If you would like more information about the funding of your plan, contact [INSERT NAME, TITLE, BUSINESS ADDRESS AND PHONE NUMBER OF INDIVIDUAL OR ENTITY].

For more information about the PBGC and the benefits it guarantees, you may request a free copy of “Your Guaranteed Pension” by writing to Consumer Information Center, Dept. YGP, Pueblo, Colorado 81009.

[THE FOLLOWING SENTENCE MAY BE INCLUDED:] “Your Guaranteed Pension” is also available from the PBGC Homepage on the World Wide Web at <http://www.pbgc.gov>.

Issued: [INSERT AT LEAST MONTH AND YEAR]

[61 FR 34026, July 1, 1996, as amended at 63 FR 38306, July 16, 1998; 65 FR 75165, Dec. 1, 2000]

APPENDIX B TO PART 4011—TABLE OF MAXIMUM GUARANTEED BENEFITS

If a plan terminates in—	The maximum guaranteed benefit for an individual starting to receive benefits at the age listed below is the amount (monthly or annual) listed below:							
	Age 65		Age 62		Age 60		Age 55	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
1995	\$2,573.86	\$30,886.32	\$2,033.35	\$24,400.20	\$1,673.01	\$20,076.12	\$1,158.24	\$13,898.88
1996	\$2,642.05	\$31,704.60	\$2,087.22	\$25,046.64	\$1,717.33	\$20,607.96	\$1,188.92	\$14,267.04
1997	\$2,761.36	\$33,136.32	\$2,181.47	\$26,177.64	\$1,794.88	\$21,538.56	\$1,242.61	\$14,911.32
1998	\$2,880.68	\$34,568.16	\$2,275.74	\$27,308.88	\$1,872.44	\$22,469.28	\$1,296.31	\$15,555.72
1999	\$3,051.14	\$36,613.68	\$2,410.40	\$28,924.80	\$1,983.24	\$23,798.88	\$1,373.01	\$16,476.12
2000	\$3,221.59	\$38,659.08	\$2,545.06	\$30,540.72	\$2,094.03	\$25,128.36	\$1,449.72	\$17,396.64
2001	\$3,392.05	\$40,704.60	\$2,679.72	\$32,156.64	\$2,204.83	\$26,457.96	\$1,526.42	\$18,317.04
2002	\$3,579.55	\$42,954.60	\$2,827.84	\$33,934.08	\$2,326.71	\$27,920.52	\$1,610.80	\$19,329.60
2003	\$3,664.77	\$43,977.24	\$2,895.17	\$34,742.04	\$2,382.10	\$28,585.20	\$1,649.15	\$19,789.80
2004	\$3,698.86	\$44,386.32	\$2,922.10	\$35,065.20	\$2,404.26	\$28,851.12	\$1,664.49	\$19,973.88
2005	\$3,801.14	\$45,613.68	\$3,002.90	\$36,034.80	\$2,470.74	\$29,648.88	\$1,710.51	\$20,526.12
2006	\$3,971.59	\$47,659.08	\$3,137.56	\$37,650.72	\$2,581.53	\$30,978.36	\$1,787.22	\$21,446.64

The maximum guaranteed benefit for an individual starting to receive benefits at ages other than those listed above can be determined by applying the PBGC's regulation

on computation of maximum guaranteeable benefits (29 CFR 4022.22).

[61 FR 34026, July 1, 1996, as amended at 61 FR 65474, Dec. 13, 1996; 62 FR 65608, Dec. 15, 1997; 63 FR 63179, Nov. 12, 1998; 64 FR 67164, Dec. 1, 1999; 65 FR 75165, Dec. 1, 2000; 66 FR 59693, Nov. 30, 2001; 67 FR 71471, Dec. 2, 2002; 68 FR 67033, Dec. 1, 2003; 69 FR 69821, Dec. 1, 2004; 70 FR 72075, Dec. 1, 2005]